

in the village to construct St. Mary's of the Lake Seminary. The village changed its name again in 1924 in recognition of Cardinal Mundelein's success with the new seminary. Today, Mundelein has grown to a residential community of over 30,000 residents.

Madam Speaker, the village of Mundelein is unique in its history and adds to the vibrant community of the Eighth District of Illinois. I thank all the past leaders of village of Mundelein for their dedication to public service; their community would not have reached this milestone without their hard work and commitment. I congratulate Mundelein for reaching their 100th anniversary and I wish them continued success in the future.

#### PERSONAL EXPLANATION

#### HON. BRETT GUTHRIE

OF KENTUCKY

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, December 15, 2009*

Mr. GUTHRIE. Madam Speaker, I participated in an official trip to the Middle East to visit troops and commanders on the ground. As a result, I missed two votes on Monday, December 14, 2009. Had I been present, I would have voted "yea" on rollcall votes 969 and 970.

#### HONORING THE CAREER OF DEBORAH K. CRAWFORD

#### HON. ANDER CRENSHAW

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, December 15, 2009*

Mr. CRENSHAW. Madam Speaker, I rise today to honor the career of Deborah K. Crawford of Jacksonville, Florida who has dedicated over 35 years of her professional career towards the protection of individual rights and reducing the administrative burden on taxpayers.

Deborah Crawford began her career as a Collection Representative for the Internal Revenue Service (IRS) working in Jacksonville, FL representing many low-income individuals who needed help accessing benefits that they may have been entitled to under the law.

Deborah later moved onto the Problem Resolution Program (PRP), as a collection technician. Her positive attitude and willingness to go the extra mile was extremely beneficial to the citizens of North Florida which earned her the selection as the Congressional Liaison in the PRP.

When the PRP was displaced by the Taxpayer Advocate Service (TAS) Deborah continued on in her role as the Congressional Liaison. TAS is an independent organization within the IRS whose employees assist taxpayers who are experiencing economic hardships, who are seeking help in resolving problems with the IRS, or who believe that an IRS system or procedure is not working as it should.

Deborah also works with the Low Income Taxpayer Clinics to assure that the clinics operate within the guidelines and to provide representation to low income taxpayers with tax matters before the Internal Revenue Service.

Deborah continues her service to North Florida during her personal time with activities

that include volunteer work with the animal shelter, zoo, and church. I commend and congratulate the impressive career history of Deborah K. Crawford and her devoted service to the taxpayers of North Florida.

#### WALL STREET REFORM AND CONSUMER PROTECTION ACT OF 2009

SPEECH OF

#### HON. RON KIND

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, December 9, 2009*

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 4173) to provide for financial regulatory reform, to protect consumers and investors, to enhance Federal understanding of insurance issues, to regulate the over-the-counter derivatives markets, and for other purposes:

Mr. KIND. Madam Chair, I rise today in support of H.R. 4173, the Wall Street Reform and Consumer Protection Act of 2009.

Over the past year, we became aware of many financial practices which were abusive and reckless. We're putting an end to those practices and making "too big to fail" a thing of the past. Americans will no longer be responsible for the bad business calculations and irresponsible behavior that almost brought down our entire economic system. This bill effectively ends the notion of a government guarantee by allowing large, systemically risky institutions to fail at their own expense and in a way that doesn't jeopardize the whole U.S. financial system.

The legislation holds Wall Street accountable through increased transparency and regulation of risky practices. A new systemic risk regulator will monitor financial activity across the whole sector to identify risks and irresponsible behavior and prevent them from becoming a problem for individual investors and the entire economy. The bill also establishes an orderly process for dismantling large, failing companies—at their own expense, and requires that stockholders and executives take a financial hit if risky deals fall through, ensuring an end to taxpayer funded bailouts.

This bill effectively reforms our financial system without unduly restricting appropriate risk-taking. This is pro-business, anti-bailout legislation that aims to address the flaws in the current system in a targeted manner to minimize the burden on those who did not cause the crisis, like Community Banks and Credit Unions—most of whom will be exempt from additional oversight by the Consumer Financial Protection Agency, CFPA.

We are addressing the fractured oversight that exists in our current system. In creating a Consumer Financial Protection Agency, we will establish a baseline for consumer financial protection and target the appropriate financial institutions. If we are willing to demand that products used by our children are reviewed for safety, we should demand appropriate oversight for the financial products we use to pay for their college. More broadly, the CFPA will ensure that all consumers have a watchdog to protect them against financial institutions engaging in abusive or deceptive practices.

This bill focuses on reforming the system so that we maximize the good and minimize the harm, and I am proud to support it.

JASON HODGE

#### HON. BARBARA LEE

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, December 15, 2009*

Ms. LEE of California. Madam Speaker, I rise today to honor the exceptional life of Mr. Jason Hodge. A devoted son, brother, nephew, cousin, friend and colleague, Jason Hodge was taken from us too soon, on December 6, 2009. Today, let us find comfort in the joy he inspired and his wonderful spirit. He was a bright, confident, ambitious and kind man, who will be deeply missed.

After graduating from Skyline High School in 1992, Jason Hodge was accepted to the University of California, Berkeley. He soon learned how to overcome obstacles, however, when the local college funding program meant to help pay for his UC Berkeley tuition ran out of money. Although this was a terrible shock to Jason, he decided to utilize ingenuity and diligence to create a solution.

After attending Merritt College for two years, Jason was awarded a tuition scholarship from the Rotary Club of Oakland, enabling him to transfer to UC Berkeley as a junior. At this time, in addition to his studies and community involvement, Jason became the youngest person to ever win a seat on the Oakland School Board—he was only 21 years old.

Jason was elected to the School Board in 1996, after he offered fresh ideas and a student perspective in bringing change to local education programs. Although he had suffered disappointment as a result of the failed "Promise" college funding program, he wanted to do his best to provide opportunity and change for a new generation of Oakland students. He helped administer programs to protect children as they walked to and from school, and to provide transit passes for a safer commute. Jason was one of the first voices to decry the state's lack of funding for local public education, a problem which our community faces in even greater severity today.

Jason served two terms, and decided not to run for re-election to the board after the state took control of the district due to local financial troubles. For the last several years he served as the Vallejo City Unified School District spokesman, also serving as special assistant to Vallejo's superintendent and public information officer.

Jason will be remembered as a warm, compassionate person who was very close to his family. In his free time, he made sure to spend time with the people he loved, and also recently fulfilled a lifelong dream of traveling cross-country by train. He leaves behind his mother, father, three siblings, extended family and many loving friends. Although these days are difficult, I pray that our fond memories of Jason will bring us comfort and strength as we celebrate his life.

Today, California's 9th Congressional District salutes and honors a great human being, Mr. Jason Hodge. The contributions he made to others throughout his life are countless and precious. May his soul rest in peace.